

In re:
Michael P Reynolds
Kathleen Reynolds
Debtors

Case No. 15-19054-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 18, 2021

User: admin
Form ID: 138NEW

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Michael P Reynolds, Kathleen Reynolds, 635 Clay Drive, Conshohocken, PA 19428-1102 |
| cr | + Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438 |
| 14582630 | Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14598743 | Freedom Mortgage Corporation, C/O ROUNDPOINT MORTGAGE SERVICING, 446 Wrenplace Road Fort Mill, SC 29715 |
| 13709935 | STATE FARM BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701 |
| 13649419 | + State Farm Bank, 425 Phillip Blvd, Ewing, NJ 08618-1430 |
| 13732877 | + State Farm Bank F.S.B., Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430 |
| 13649420 | + State Farm Financial, 3 State Farm Plaza N-4, Bloomington, IL 61791-0002 |
| 13649425 | + TD Bank USA, P.O. Box 673, Minneapolis, MN 55440-0673 |
| 13713412 | Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438 |
| 14262654 | + Wells Fargo Bank, N.A., PO BOX 14487, Des Moines IA 50306-3487 |
| 13649426 | + Wells Fargo National Bank, P.O. Box 94498, Las Vegas, NV 89193-4498 |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | May 19 2021 01:59:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 19 2021 01:58:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | + Email/Text: usapae.bankruptcyntices@usdoj.gov | May 19 2021 01:59:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| cr | Email/Text: Bankruptcy.RI@Citizensbank.com | May 19 2021 01:49:00 | Citizens Bank NA, One Citizens Bank Way JCA115, Johnston, RI 02919 |
| cr | Email/PDF: gecsedl@recoverycorp.com | May 19 2021 01:51:22 | Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 13725341 | + Email/Text: bncmail@w-legal.com | May 19 2021 01:59:00 | CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 13649412 | Email/PDF: Citi.BNC.Correspondence@citi.com | May 19 2021 01:53:20 | Citibank, 50 Northwest Point Road, Elk Grove Village, IL 60007 |
| 13649413 | Email/Text: Bankruptcy.RI@Citizensbank.com | May 19 2021 01:49:00 | Citizens Bank, 1 Citizens Dr, Riverside, RI 02915 |
| 13732233 | Email/Text: Bankruptcy.RI@Citizensbank.com | May 19 2021 01:49:00 | Citizens Bank, N.A., 1 Citizens Drive, ROP15B, Riverside, RI 02915 |
| 13649415 | Email/Text: Bankruptcy.RI@Citizensbank.com | May 19 2021 01:49:00 | Citizens One Auto Finance, 480 Jefferson Blvd, Warwick, RI 02886 |

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|----------|--|----------------------|--|
| 13649410 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | May 19 2021 01:51:25 | Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438 |
| 13649411 | + Email/PDF: Citi.BNC.Correspondence@citi.com | May 19 2021 01:55:08 | Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497 |
| 13649414 | + Email/Text: Bankruptcy.RI@Citizensbank.com | May 19 2021 01:49:00 | Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725 |
| 13649416 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | May 19 2021 01:49:00 | Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789 |
| 13649417 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | May 19 2021 01:49:00 | Comenity Bank, 4590 E Broad St, Columbus, OH 43213-1301 |
| 13649418 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | May 19 2021 01:49:00 | Comenity Capital, 995 W 122nd Ave, Westminster, CO 80234-3417 |
| 13652594 | Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com | May 19 2021 01:49:00 | State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328 |
| 13705339 | + Email/Text: bankruptcydpt@mcmcg.com | May 19 2021 01:58:00 | MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011 |
| 13716606 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 19 2021 01:51:29 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| 13679021 | Email/Text: bnc-quantum@quantum3group.com | May 19 2021 01:50:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 13688311 | Email/Text: bnc-quantum@quantum3group.com | May 19 2021 01:50:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 13652896 | Email/PDF: rmscedi@recoverycorp.com | May 19 2021 01:55:07 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 13649421 | + Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com | May 19 2021 01:49:00 | State Farm Financial Services, 3 State Farm Plz, Bloomington, IL 61791-0002 |
| 13649422 | + Email/PDF: gecsed@recoverycorp.com | May 19 2021 01:51:22 | Synchrony Bank, P.O. Box 965005, Orlando, FL 32896-5005 |
| 13649423 | + Email/PDF: gecsed@recoverycorp.com | May 19 2021 01:53:09 | Synchrony Bank, P.O. Box 965018, Orlando, FL 32896-5018 |
| 13649424 | + Email/PDF: gecsed@recoverycorp.com | May 19 2021 01:51:22 | Synchrony Bank, P.O. Box 965024, Orlando, FL 32896-5024 |
| 13725351 | + Email/Text: bncmail@w-legal.com | May 19 2021 01:59:00 | TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | * | Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0313-2

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------|---|
| ANDREW F GORNALL | on behalf of Creditor State Farm Bank F.S.B. agornall@kmlawgroup.com bkgroup@kmlawgroup.com |
| BRAD J. SADEK | on behalf of Debtor Michael P Reynolds brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com |
| BRAD J. SADEK | on behalf of Joint Debtor Kathleen Reynolds brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com |
| BRIAN CRAIG NICHOLAS | on behalf of Creditor State Farm Bank F.S.B. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com |
| KEVIN G. MCDONALD | on behalf of Creditor State Farm Bank F.S.B. bkgroup@kmlawgroup.com |
| MATTEO SAMUEL WEINER | on behalf of Creditor State Farm Bank F.S.B. bkgroup@kmlawgroup.com |
| PETER J. ASHCROFT | on behalf of Creditor State Farm Bank F.S.B. pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com |
| REBECCA ANN SOLARZ | on behalf of Creditor State Farm Bank F.S.B. bkgroup@kmlawgroup.com |
| REBECCA ANN SOLARZ | on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com |
| THOMAS I. PULEO | on behalf of Creditor State Farm Bank F.S.B. tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com |
| TRANG V TRUONG | on behalf of Creditor Wells Fargo Bank N.A. trangtruong@wellsfargo.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |
| WILLIAM C. MILLER, Esq. | on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com |
| WILLIAM C. MILLER, Esq. | ecfemails@ph13trustee.com philaecf@gmail.com |

TOTAL: 14

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Michael P Reynolds and Kathleen
Reynolds

Debtor(s)

Bankruptcy No: 15-19054-elf
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 5/18/21